

Certificate Number: 17082-PAM-DE-037806665
Bankruptcy Case Number: 20-02682



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2023, at 9:14 o'clock PM MST,
MARYELLEN PAYNE completed a course on personal financial management
given by internet by Summit Financial Education, Inc., a provider approved
pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal
financial management in the Middle District of Pennsylvania.

Date: September 28, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director